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# Employer Sponsored Health Coverage Survey, 2007

Maine Department of Labor

Center for Workforce Research and Information

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# MAINE DEPARTMENT OF LABOR

## Special Report

*March 12, 2007*

### Employer-Sponsored Health Coverage Survey

*By: David Welch*



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# **LD 1927**

*Employer Sponsored Health Coverage*



## **PREFACE**

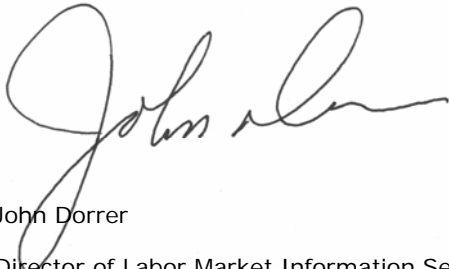
The Division of Labor Market Information Services, Maine Department of Labor, was charged with the task of conducting a "one-time survey project to collect and analyze information from Maine employers with 250 or more employees." Per Chapter 213, S.P. 727 – L.D. 1927 Resolve, To Collect Information about Employer-based Health Coverage, this survey was to determine:

1. The status, offering, and use of employer-sponsored health coverage in Maine;
2. What types of employer-sponsored health coverage are being offered and how the premiums are shared between employers and employees;
3. How health care needs are being met for employees and their families who are not enrolled or do not have access to employer-sponsored coverage; and
4. How Maine data for these items compares with data available from other states.

An important addition to this charge was to consult with "employers and employer groups" as well as "persons knowledgeable about health care, health coverage, health policy, and employee benefits" when designing the survey. A draft survey was created early in December from a template used in Minnesota, followed by a period of comment. Representatives from the Maine State Chamber of Commerce and the Associated Builders & Contractors of Maine submitted suggestions that were incorporated, in part, into the final survey instrument.

The results of this survey have been collected and are presented in this report for all Maine employers with 250 or more employees and for employers in three different sectors: Private Sector Goods Producing companies, Private Sector Service Providing companies, and Public Sector companies.

If you have any question regarding the Employer-Based Health Coverage Report, please contact me directly at (207) 287-3754 or [John.Dorrer@Maine.gov](mailto:John.Dorrer@Maine.gov).

A handwritten signature in black ink, appearing to read "John Dorrer", with a stylized, flowing script.

John Dorrer

Director of Labor Market Information Services



## TABLE OF CONTENTS

### Introduction

Executive Summary .....	1
Methodology.....	3
Survey Form.....	5
Statewide, All Industries .....	9
Private Sector, Goods Producing .....	13
Private Sector, Service Providing.....	17
Public Sector, Local Government .....	21
Comparison .....	25
Appendix .....	29





## **EXECUTIVE SUMMARY**

The general findings of this survey are as follows:

- In Maine, 51.4% of companies with 250 or more employees offer individual and family medical insurance to employees they consider to be part-time.
- Type of company paying the largest percentage of its part-time employees' individual medical insurance premiums:  
Privately-owned companies in the goods producing sector (77%).
- Type of company with the lowest ratio of full-time to part-time employees:  
Privately-owned companies in the service providing sector (2.9:1).
- Type of company paying the highest percentage of its full-time employees' individual medical insurance premiums:  
Publicly-owned companies (88%).
- Type of company with the highest percentage of part-time employees enrolled in family medical insurance coverage:  
Privately-owned companies in the service providing sector (45.2%).
- Type of company with the highest percentage of full-time employees enrolled in individual dental insurance coverage:  
Privately-owned companies in the service providing sector (45.3%).



## METHODOLOGY

On December 20, 2006, the survey on the following pages was mailed to the 332 Maine businesses that were determined to have had 250 or more employees in any month during calendar year 2005. This included all businesses in the private sector, as well as large local government businesses (schools, city/town governments, etc.). Businesses in the state and federal government sectors were not surveyed.

According to the instructions, businesses were encouraged to respond by mail or via the internet at [www.maine.gov/labor/lmis/survey/](http://www.maine.gov/labor/lmis/survey/). The overall response rate for this survey was 53.2%. Seven businesses indicated they were seasonal, currently had far fewer than 250 employees, and did not respond to the survey.

<b>Table 1: Responses Received</b>		
Response	Number	Percentage
Out of scope	7	2.1%
No response	152	46.8%
Mail response	129	39.7%
Internet response	44	13.5%
Total responses	173	53.2%
Total sent	332	

Due to the small number of businesses being surveyed, it was decided to report the results by only two industry sectors, Goods Producing and Service Providing. The response rate by industry sector is presented in Table 2.

<b>Table 2: Response Rates By Industry</b>			
Industry	Surveyed	Received	Response Rate
Goods Producing	53	31	58.5%
Service Producing	272	142	52.2%
Total	325	173	53.2%

In addition to industry sector, one other primary difference to consider between businesses is whether they are publicly or privately owned. Table 3 presents the response rate by ownership sector.

<b>Table 3: Response Rates By Ownership</b>			
Ownership	Surveyed	Received	Response Rate
Public	78	50	64.1%
Private	247	123	49.8%
Total	325	173	53.2%



# Employer-Sponsored Health Coverage Survey

Please Respond By January 31, 2007

Address Label

## Instructions:

- ◆ Please respond to this survey only for employees working in Maine, but report all employees working in Maine, regardless of worksite.
- ◆ Your complete and accurate response will ensure statistically valid results. Since any unanswered Yes/No question will be assumed as a No answer, please respond to relevant questions.
- ◆ If any health benefit is an included coverage under another benefit, please indicate so.  
(i.e. vision and/or prescription drug coverage is included in medical coverage)
- ◆ Data furnished is strictly confidential and will be used by the Maine Department of Labor for statistical purposes only. Results will be presented in aggregate so that no individual response will be identifiable in any published results.
- ◆ If you have any questions about this survey, please contact David Welch at (207) 287-1250 or [David.F.Welch@Maine.gov](mailto:David.F.Welch@Maine.gov)
- ◆ Please complete the survey by Friday, **January 31, 2007** by visiting our website at [www.maine.gov/labor/lmis/survey/](http://www.maine.gov/labor/lmis/survey/). Alternately, you may complete this enclosed survey and return in the enclosed postage-paid envelope to:

Maine Department of Labor  
 Labor Market Information Services  
 P.O. Box 259  
 Augusta, ME 04330-0259

## Contact Information:

<b>Contact Person</b> (Please print)	
<b>Title</b>	
<b>Telephone</b>	(     )     -

(Contact information is helpful when clarification is needed about the survey responses.)

1. How many workers are currently employed by this company in Maine? \_\_\_\_\_ employee

2. For the purpose of healthcare benefits offering, how does your organization define part-time?  
 (e.g. employees working between 20 and 35 hrs/week are part-time employees eligible for benefits)

	Full-time Employees	Part-time Employees
3. Based on your definition in question #2, of the employees reported in question #1:	How many are full-time? _____	How many are part-time? _____

**Please answer the remainder of the questions on the survey for the employees reported in question #3.**

4. Does your organization offer any healthcare benefits? (i.e. medical, dental, vision, prescription drug coverage)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Does your organization offer <b>individual</b> medical insurance? a. Of the employees reported in question #3, how many are <b>eligible</b> for <b>individual</b> medical insurance coverage? Of the employees reported in #5a: b. how many are <b>enrolled</b> in <b>individual</b> medical insurance coverage? c. how many <b>decline coverage</b> because they have other coverage? d. What percentage of the <b>individual</b> medical insurance premium is <b>employer</b> paid?	<input type="checkbox"/> Yes <input type="checkbox"/> No _____ employees _____ employees _____ employees _____ %	<input type="checkbox"/> Yes <input type="checkbox"/> No _____ employees _____ employees _____ employees _____ %
6. Does your organization offer <b>family</b> medical insurance? a. Of the employees reported in question #3, how many are <b>eligible</b> for <b>family</b> medical insurance coverage? Of the employees reported in #6a: b. how many are <b>enrolled</b> in <b>family</b> medical insurance coverage? c. how many <b>decline coverage</b> because they have other coverage? d. What percentage of the <b>family</b> medical insurance premium is <b>employer</b> paid?	<input type="checkbox"/> Yes <input type="checkbox"/> No _____ employees _____ employees _____ employees _____ %	<input type="checkbox"/> Yes <input type="checkbox"/> No _____ employees _____ employees _____ employees _____ %
7. Does your organization offer <b>individual</b> dental insurance? a. Of the employees reported in question #3, how many are <b>eligible</b> for <b>individual</b> dental insurance coverage? Of the employees reported in #7a: b. how many are <b>enrolled</b> in <b>individual</b> dental insurance coverage? c. how many <b>decline coverage</b> because they have other coverage? d. What percentage of the <b>individual</b> dental insurance premium is <b>employer</b> paid?	<input type="checkbox"/> Yes <input type="checkbox"/> No _____ employees _____ employees _____ employees _____ %	<input type="checkbox"/> Yes <input type="checkbox"/> No _____ employees _____ employees _____ employees _____ %
8. Does your organization offer <b>family</b> dental insurance? a. Of the employees reported in question #3, how many are <b>eligible</b> for <b>family</b> dental insurance coverage? Of the employees reported in #8a: b. how many are <b>enrolled</b> in <b>family</b> dental insurance coverage? c. how many <b>decline coverage</b> because they have other coverage? d. What percentage of the <b>family</b> dental insurance premium is <b>employer</b> paid?	<input type="checkbox"/> Yes <input type="checkbox"/> No _____ employees _____ employees _____ employees _____ %	<input type="checkbox"/> Yes <input type="checkbox"/> No _____ employees _____ employees _____ employees _____ %
9. Does your organization offer vision insurance? a. Of the employees reported in question #3, how many are <b>eligible</b> for vision insurance coverage? Of the employees reported in #9a: b. how many are <b>enrolled</b> in vision insurance coverage? c. how many <b>decline coverage</b> because they have other coverage? d. What percentage of the vision insurance premium is <b>employer</b> paid?	<input type="checkbox"/> Yes <input type="checkbox"/> No _____ employees _____ employees _____ employees _____ %	<input type="checkbox"/> Yes <input type="checkbox"/> No _____ employees _____ employees _____ employees _____ %

	Full-time Employees	Part-time Employees
10. Does your organization offer a high deductible health plan (HDHP) that qualifies as a health savings account (HSA) eligible health plan? (defined as at least \$1,050 deductible for individual coverage and \$2,100 deductible for family coverage)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
11. Does your organization offer supplemental or gap coverage for catastrophic care?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
12. Does your organization self-insure for health care benefits? (A company is self-insured if the company pays workers' claims itself.)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
13. Does your organization offer outpatient prescription drug coverage?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
14. Do you know how health care needs are being met for employees and their families who are not enrolled in or eligible for your employer-sponsored coverage? a. If Yes, please elaborate.	<input type="checkbox"/> Yes <input type="checkbox"/> No	





## STATEWIDE, ALL INDUSTRIES

More than half of all large companies in Maine offer some healthcare benefit to its part-time employees. Table 4a indicates the insurance offerings for all large Maine employers by insurance type and by employment (full- or part-time).

<b>Table 4a: Statewide, All Industries, Insurance Offerings</b>		
Insurance	Full-time	Part-time
Any Healthcare Benefits	100%	54.3%
Individual Medical Insurance	100%	51.4%
Family Medical Insurance	100%	51.4%
Individual Dental Insurance	93.5%	48.0%
Family Dental Insurance	93.5%	46.8%
Vision Insurance	48.4%	20.2%

The distribution of employment indicated in Table 5a is an important consideration when analyzing subsequent tables. At companies with 250 or more employees, full-time employees outnumber part-time employees at a 4:1 ratio.

<b>Table 5a: Statewide, All Industries, Full- and Part-time Employment</b>	
Employees in Maine	532
Full-time Employees	393
Percent full-time	73.9%
Part-time Employees	99
Percent part-time	18.6%
FT:PT Ratio	4.0 : 1

Table 6a, below, presents the participation rate for medical insurance (both individual and family), as well as the portions of various premiums that are employer-sponsored.

<b>Table 6a: Statewide, All Industries, Participation Rate</b>	
<b>Individual Medical</b>	
Full-time employees enrolled	188
Percent full-time enrolled	47.8%
Employer Percent of Premium	78%
Part-time employees enrolled	21
Percent part-time enrolled	21.2%
Employer Percent of Premium	61%
<b>Family Medical</b>	
Full-time employees enrolled	163
Percent full-time enrolled	34.6%
Employer Percent of Premium	65%
Part-time employees enrolled	13
Percent part-time enrolled	13.1%
Employer Percent of Premium	48%

Table 7a, below, presents the participation rate for dental insurance (both individual and family), as well as the portions of various premiums that are employer-sponsored.

<b>Table 7a: Statewide, All Industries, Participation Rate</b>	
<b>Individual Dental</b>	
Full-time employees enrolled	170
Percent full-time enrolled	43.3%
Employer Percent of Premium	51%
Part-time employees enrolled	22
Percent part-time enrolled	22.2%
Employer Percent of Premium	41%
<b>Family Dental</b>	
Full-time employees enrolled	131
Percent full-time enrolled	33.3%
Employer Percent of Premium	34%
Part-time employees enrolled	15
Percent part-time enrolled	15.2%
Employer Percent of Premium	24%

Table 8a, below, presents the participation rate for vision insurance, as well as the portions of various premiums that are employer-sponsored.

<b>Table 8a: Statewide, All Industries, Participation Rate</b>	
<b>Vision</b>	
Full-time employees enrolled	209
Percent full-time enrolled	53.2%
Employer Percent of Premium	47%
Part-time employees enrolled	32
Percent part-time enrolled	32.3%
Employer Percent of Premium	36%

Table 9a, below, presents the findings for the remainder of the questions on the survey; these results are presented for both full- and part-time employees.

<b>Table 9a: Statewide, All Industries, Participation Rate</b>	
<b>Does company.....</b>	
Offer an HDHP that qualifies as an HAS-eligible plan?	
Full-time	8.7%
Part-time	4.6%
Offer supplemental or gap coverage for catastrophic care?	
Full-time	8.7%
Part-time	5.8%
Self-insure for health care benefits?	
Full-time	37.0%
Part-time	19.7%
Offer outpatient prescription drug coverage?	
Full-time	54.3%
Part-time	27.2%



## PRIVATE SECTOR GOODS PRODUCING

Goods Producing businesses participate in such industries as manufacturing and construction.

Every Private Sector Goods Producing organization surveyed offered some healthcare benefit to its full-time employees. Less than 10% of these same organizations offered similar benefits to its part-time employees. Table 4b indicates the insurance offerings of Private Sector, Goods Producing organizations by insurance type and by employment (full- or part-time).

<b>Table 4b: Private Sector Goods Producing, Insurance Offerings</b>		
Insurance	Full-time	Part-time
Any Healthcare Benefits	100%	9.7%
Individual Medical Insurance	100%	6.5%
Family Medical Insurance	100%	6.5%
Individual Dental Insurance	93.5%	6.5%
Family Dental Insurance	93.5%	6.5%
Vision Insurance	48.4%	3.2%

The distribution of employment indicated in Table 5b is an important consideration when analyzing subsequent tables. It should be noted that for Private Sector, Goods Producing organizations, the overwhelming majority of employment is full-time (98.4%).

<b>Table 5b: Private Sector Goods Producing, Full- and Part-time Employment</b>	
Employees in Maine	443
Full-time Employees	436
Percent full-time	98.4%
Part-time Employees	7
Percent part-time	1.6%
FT:PT Ratio	62.3:1

Table 6b, below, presents the participation rate for medical insurance (both individual and family), as well as the portions of various premiums that are employer-sponsored.

<b>Table 6b: Private Sector Goods Producing, Participation Rate</b>	
<b>Individual Medical</b>	
Full-time employees enrolled	213
Percent full-time enrolled	48.9%
Employer Percent of Premium	75%
Part-time employees enrolled	5
Percent part-time enrolled	71.4%
Employer Percent of Premium	77%
<b>Family Medical</b>	
Full-time employees enrolled	197
Percent full-time enrolled	45.2%
Employer Percent of Premium	75%
Part-time employees enrolled	5
Percent part-time enrolled	71.4%
Employer Percent of Premium	77%

Table 7b, below, presents the participation rate for dental insurance (both individual and family), as well as the portions of various premiums that are employer-sponsored.

<b>Table 7b: Private Sector Goods Producing, Participation Rate</b>	
<b>Individual Dental</b>	
Full-time employees enrolled	183
Percent full-time enrolled	42.0%
Employer Percent of Premium	62%
Part-time employees enrolled	10
Percent part-time enrolled	100%
Employer Percent of Premium	80%
<b>Family Dental</b>	
Full-time employees enrolled	166
Percent full-time enrolled	38.1%
Employer Percent of Premium	80%
Part-time employees enrolled	6
Percent part-time enrolled	85.7%
Employer Percent of Premium	80%

Table 8b, below, presents the participation rate for vision insurance, as well as the portions of various premiums that are employer-sponsored.

<b>Table 8b: Private Sector Goods Producing, Participation Rate</b>	
<b>Vision</b>	
Full-time employees enrolled	226
Percent full-time enrolled	51.8%
Employer Percent of Premium	53%
Part-time employees enrolled	10
Percent part-time enrolled	100%
Employer Percent of Premium	100%

Table 9b, below, presents the findings for the remainder of the questions on the survey; these results are presented for both full- and part-time employees.

<b>Table 9b: Private Sector Goods Producing, Participation Rate</b>	
<b>Does company.....</b>	
Offer an HDHP that qualifies as an HAS-eligible plan?	
Full-time	9.7%
Part-time	3.2%
Offer supplemental or gap coverage for catastrophic care?	
Full-time	12.9%
Part-time	3.2%
Self-insure for health care benefits?	
Full-time	71.0%
Part-time	12.9%
Offer outpatient prescription drug coverage?	
Full-time	100%
Part-time	19.4%

The survey also contained the following two open-ended questions.

- For the purpose of healthcare benefits offering, how does your organization define part-time?
- Do you know how healthcare needs are being met for employees and their families who are not enrolled in or eligible for your employer-sponsored coverage?

The definition of part-time employment by the responding organizations generally fell in to one of four categories: under 30 hours per week, under 32 hours per week, under 35 hours per week, and the organization didn't utilize part-time employees. Nearly half of responding organizations defined part-time employment as less than 30 hours. Full responses for this question are supplied in Table 16a in the Appendix.

Responding organizations cited several means through which employees not enrolled in employer-sponsored coverage have their healthcare needs met. The two most popular responses were that these individuals are covered under their spouse's insurance or utilize state-subsidized medical insurance (MaineCare). Full responses to this question are supplied in Table 17a in the Appendix.





## PRIVATE SECTOR SERVICE PROVIDING

Service Providing businesses participate in such industries as retail trade, educational & health services, and leisure & hospitality.

Every Private Sector Service Providing organization surveyed offered some healthcare benefit to its full-time employees. Nearly 60% of these same organizations offered similar benefits to its part-time employees. Table 4c indicates the insurance offerings of Private Sector, Service Providing organizations by insurance type and by employment (full- or part-time).

<b>Table 4c: Private Sector Service Providing, Insurance Offerings</b>		
Insurance	Full-time	Part-time
Any Healthcare Benefits	100%	59.8%
Individual Medical Insurance	100%	57.6%
Family Medical Insurance	98.9%	58.7%
Individual Dental Insurance	91.3%	57.6%
Family Dental Insurance	90.2%	57.6%
Vision Insurance	45.7%	32.6%

The distribution of employment provided in Table 5c is an important consideration when analyzing subsequent tables. For Private-Sector Service Providing organizations, full-time employees outnumbered part-time employees at nearly a 3:1 ratio.

<b>Table 5c: Private Sector Service Providing, Full- and Part-time Employment</b>	
Employees in Maine	590
Full-time Employees	395
Percent full-time	66.9%
Part-time Employees	134
Percent part-time	22.7%
FT:PT Ratio	2.9:1

Table 6c, below, presents the participation rate for medical insurance (both individual and family), as well as the portions of various premiums that are employer-sponsored.

<b>Table 6c: Private Sector Service Producing, Participation Rate</b>	
<b>Individual Medical</b>	
Full-time employees enrolled	193
Percent full-time enrolled	48.9%
Employer Percent of Premium	74%
Part-time employees enrolled	27
Percent part-time enrolled	20.2%
Employer Percent of Premium	55%
<b>Family Medical</b>	
Full-time employees enrolled	121
Percent full-time enrolled	30.6%
Employer Percent of Premium	56%
Part-time employees enrolled	18
Percent part-time enrolled	13.4%
Employer Percent of Premium	41%

Table 7c, below, presents the participation rate for dental insurance (both individual and family).

<b>Table 7c: Private Sector Service Providing, Participation Rate</b>	
<b>Individual Dental</b>	
Full-time employees enrolled	179
Percent full-time enrolled	45.3%
Employer Percent of Premium	44%
Part-time employees enrolled	29
Percent part-time enrolled	21.6%
Employer Percent of Premium	38%
<b>Family Dental</b>	
Full-time employees enrolled	137
Percent full-time enrolled	34.7%
Employer Percent of Premium	24%
Part-time employees enrolled	33
Percent part-time enrolled	24.6%
Employer Percent of Premium	29%

Table 8c, below, presents the participation rate for vision insurance, as well as the portions of various premiums that are employer-sponsored.

<b>Table 8c: Private Sector Service Providing, Participation Rate</b>	
<b>Vision</b>	
Full-time employees enrolled	210
Percent full-time enrolled	53.2%
Employer Percent of Premium	40%
Part-time employees enrolled	33
Percent part-time enrolled	24.6%
Employer Percent of Premium	29%

Table 9c, below, presents the findings for the remainder of the questions on the survey; these results are presented for both full- and part-time employees.

<b>Table 9c: Private Sector Service Providing, Participation Rate</b>	
<b>Does company.....</b>	
Offer an HDHP that qualifies as an HAS-eligible plan?	
Full-time	12.0%
Part-time	7.6%
Offer supplemental or gap coverage for catastrophic care?	
Full-time	9.8%
Part-time	7.6%
Self-insure for health care benefits?	
Full-time	42.4%
Part-time	29.3%
Offer outpatient prescription drug coverage?	
Full-time	91.3%
Part-time	65.2%

The survey contained the following two open-ended questions.

- For the purpose of healthcare benefits offering, how does your organization define part-time?
- Do you know how healthcare needs are being met for employees and their families who are not enrolled in or eligible for your employer-sponsored coverage?

The definition of part-time employment by the responding organizations generally fell in to one of six categories: over 20 hours per week, under 30 hours per week, under 32 hours per week, under 35 hours per week, under 37 or 38 hours per week, and the organization under 40 hours per week. The most popular definition of part-time employment was under 35 hours per week. Full responses for this question are supplied in Table 16b in the Appendix.

Responding organizations cited several means through which employees not enrolled in employer-sponsored coverage have their healthcare needs met. The two most popular responses were that these individuals are covered under their spouse's insurance or utilize state-subsidized medical insurance (MaineCare). Full responses to this question are supplied in Table 17b in the Appendix.



## PUBLIC SECTOR ALL INDUSTRIES

Every Public Sector organization surveyed offered some healthcare benefit to its full-time employees, and 72% of these same organizations offered similar benefits to its part-time employees. Table 4d indicates the insurance offerings of surveyed Public Sector organizations by insurance type and by employment (full- or part-time).

<b>Table 4d: Public Sector All Industries, Insurance Offerings</b>		
Insurance	Full-time	Part-time
Any Healthcare Benefits	100%	72.0%
Individual Medical Insurance	100%	65.0%
Family Medical Insurance	98.0%	66.0%
Individual Dental Insurance	92.0%	56.0%
Family Dental Insurance	90.0%	52.0%
Vision Insurance	14.0%	8.0%

The distribution of employment indicated in Table 5d is an important consideration when analyzing subsequent tables. It should be noted that for Public Sector organizations, 75.8% of employment is full-time.

<b>Table 5d: Public Sector All Industries, Full- and Part-time Employment</b>	
Employees in Maine	479
Full-time Employees	363
Percent full-time	75.8%
Part-time Employees	92
Percent part-time	19.2%
FT:PT Ratio	3.9:1

Table 6d, below, presents the participation rate for medical insurance (both individual and family), as well as the portions of various premiums that are employer-sponsored.

<b>Table 6d: Public Sector All Industries, Participation Rate</b>	
<b>Individual Medical</b>	
Full-time employees enrolled	163
Percent full-time enrolled	44.9%
Employer Percent of Premium	88%
Part-time employees enrolled	13
Percent part-time enrolled	14.1%
Employer Percent of Premium	71%
<b>Family Medical</b>	
Full-time employees enrolled	127
Percent full-time enrolled	35.0%
Employer Percent of Premium	78%
Part-time employees enrolled	5
Percent part-time enrolled	5.4%
Employer Percent of Premium	61%

Table 7d, below, presents the participation rate for dental insurance (both individual and family).

<b>Table 7d: Public Sector All Industries, Participation Rate</b>	
<b>Individual Dental</b>	
Full-time employees enrolled	144
Percent full-time enrolled	39.7%
Employer Percent of Premium	59%
Part-time employees enrolled	10
Percent part-time enrolled	10.9%
Employer Percent of Premium	47%
<b>Family Dental</b>	
Full-time employees enrolled	98
Percent full-time enrolled	27.0%
Employer Percent of Premium	22%
Part-time employees enrolled	27
Percent part-time enrolled	29.3%
Employer Percent of Premium	69%

Table 8d, below, presents the participation rate for vision insurance as well as the portions of various premiums that are employer-sponsored.

<b>Table 8d: Public Sector All Industries, Participation Rate</b>	
<b>Vision</b>	
Full-time employees enrolled	165
Percent full-time enrolled	45.5%
Employer Percent of Premium	79%
Part-time employees enrolled	27
Percent part-time enrolled	29.3%
Employer Percent of Premium	69%

Table 9d, below, presents the findings for the remainder of the questions on the survey; these results are presented for both full- and part-time employees.

<b>Table 9d: Public Sector All Industries, Participation Rate</b>	
<b>Does company.....</b>	
Offer an HDHP that qualifies as an HAS-eligible plan?	
Full-time	2.0%
Part-time	0%
Offer supplemental or gap coverage for catastrophic care?	
Full-time	4.0%
Part-time	4.0%
Self-insure for health care benefits?	
Full-time	6.0%
Part-time	6.0%
Offer outpatient prescription drug coverage?	
Full-time	76.0%
Part-time	59.0%

The survey contained the following two open-ended questions.

- For the purpose of healthcare benefits offering, how does your organization define part-time?
- Do you know how healthcare needs are being met for employees and their families who are not enrolled in or eligible for your employer-sponsored coverage?

The definition of part-time employment by the responding organizations generally fell in to one of six categories: over 20 hours per week, under 30 hours per week, under 32 hours per week, under 35 hours per week, under 37 or 38 hours per week, and the organization under 40 hours per week. The most popular definition of part-time employment was under 30 hours per week. Full responses for this question are supplied in Table 16c in the Appendix.

Responding organizations cited several means through which employees not enrolled in employer-sponsored coverage have their healthcare needs met. The two most popular responses were that these individuals are covered under their spouse's insurance or utilize state-subsidized medical insurance (MaineCare). Full responses to this question are supplied in Table 17c in the Appendix.





## COMPARISON

Tables 10 thru 15 on the following pages are offered to facilitate comparison between sectors.

<b>Table 10: Insurance Offerings</b>						
	<b>Private Sector Goods Producing</b>		<b>Private Sector Service Providing</b>		<b>Public Sector All Industries</b>	
Insurance	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time
Any Healthcare Benefits	100%	9.7%	100%	59.8%	100%	72.0%
Individual Medical Insurance	100%	6.5%	100%	57.6%	100%	65.0%
Family Medical Insurance	100%	6.5%	98.9%	58.7%	98.0%	66.0%
Individual Dental Insurance	93.5%	6.5%	91.3%	57.6%	92.0%	56.0%
Family Dental Insurance	93.5%	6.5%	90.2%	57.6%	90.0%	52.0%
Vision Insurance	48.4%	3.2%	45.7%	32.6%	14.0%	8.0%

<b>Table 11: Full- and Part-time Employment</b>			
	<b>Private Sector Goods Producing</b>	<b>Private Sector Service Providing</b>	<b>Public Sector All Industries</b>
Employees in Maine	443	590	479
Full-time Employees	436	395	363
Percent full-time	98.4%	66.9%	75.8%
Part-time Employees	7	134	92
Percent part-time	1.6%	22.7%	19.2%
FT:PT Ratio	62.3:1	2.9:1	3.9:1

<b>Table 12: Participation Rate</b>			
	<b>Private Sector Goods Producing</b>	<b>Private Sector Service Providing</b>	<b>Public Sector All Industries</b>
<b>Individual Medical</b>			
Full-time employees enrolled	213	193	163
Percent full-time enrolled	48.9%	48.9%	44.9%
Employer Percent of Premium	75%	74%	88%
Part-time employees enrolled	5	27	13
Percent part-time enrolled	71.4%	20.2%	14.1%
Employer Percent of Premium	77%	55%	71%
<b>Family Medical</b>			
Full-time employees enrolled	197	121	127
Percent full-time enrolled	45.2%	30.6%	35.0%
Employer Percent of Premium	75%	56%	78%
Part-time employees enrolled	5	18	5
Percent part-time enrolled	71.4%	13.4%	5.4%
Employer Percent of Premium	77%	41%	61%

<b>Table 13: Participation Rate</b>			
	<b>Private Sector Goods Producing</b>	<b>Private Sector Service Providing</b>	<b>Public Sector All Industries</b>
<b>Individual Dental</b>			
Full-time employees enrolled	183	179	144
Percent full-time enrolled	42.0%	45.3%	39.7%
Employer Percent of Premium	62%	44%	59%
Part-time employees enrolled	10	29	10
Percent part-time enrolled	100%	21.6%	10.9%
Employer Percent of Premium	80%	38%	47%
<b>Family Dental</b>			
Full-time employees enrolled	166	137	98
Percent full-time enrolled	38.1%	34.7%	27.0%
Employer Percent of Premium	80%	24%	22%
Part-time employees enrolled	6	33	27
Percent part-time enrolled	85.7%	24.6%	29.3%
Employer Percent of Premium	80%	29%	69%

<b>Table 14: Participation Rate</b>			
	<b>Private Sector Goods Producing</b>	<b>Private Sector Service Providing</b>	<b>Public Sector All Industries</b>
<b>Vision</b>			
Full-time employees enrolled	226	210	165
Percent full-time enrolled	51.8%	53.2%	45.5%
Employer Percent of Premium	53%	40%	7%
Part-time employees enrolled	10	33	27
Percent part-time enrolled	100%	24.6%	29.3%
Employer Percent of Premium	100%	29%	69%

<b>Table 15: Participation Rate</b>			
	<b>Private Sector Goods Producing</b>	<b>Private Sector Service Providing</b>	<b>Public Sector All Industries</b>
<b>Does company....</b>			
Offer an HDHP that qualifies as an HSA-eligible plan?			
Full-time	9.7%	12.0%	2.0%
Part-time	3.2%	7.6%	0%
Offer supplemental or gap coverage for catastrophic care?			
Full-time	12.9%	9.8%	4.0%
Part-time	3.2%	7.6%	4.0%
Self-insure for health care benefits?			
Full-time	71.0%	42.4%	6.0%
Part-time	12.9%	29.3%	6.0%
Offer outpatient prescription drug coverage?			
Full-time	100%	91.3%	76.0%
Part-time	19.4%	65.2%	59.0%



## APPENDIX

<b>Table 16a: Private Sector, Goods Producing Industries</b>
<b>For the purpose of healthcare benefits offering, how does your organization define part-time?</b>
We do not employ part-time, everyone is FT (40+)
Less than 30 hours
Working less then 30 hrs/wk, not eligible for benefits
Employees who are regularly scheduled to work 29 hours or less per week. They are only eligible for 401k and PTO.
< 35 hrs/wk = part-time
Employees working between 20 and 35 hours per week are part-time and eligible for benefits.
Employees working under 30 hrs/wk
39.5 hrs/wk or more = FT, only FT employees are eligible
Part-time <= 30 hrs/wk
Greater than 30hrs/wk
Between 20 and 31 hrs/wk, no eligible for benefits
An employee who consistently works fewer than 32 hours in a 7-day period
Part-time employees do not have benefits, part-time is under 32 hrs/wk
Seasonal workers (2 or 3 month employment)
Under 35 hours
Employees working less than 36 hrs/wk
Under 30 hrs/wk
Scheduled to work at least 20 hrs/wk
Less than 30 hrs/wk
One who is scheduled to work less than 30 hrs/wk
Part-time is defined as less than 30 hours
Employees working 30 hours or more in a work week are eligible for benefits
We have no part-time employees
Part-time is defined as less than 37.5 hours per week, and are not benefits eligible
We do not have any part-time employees. We do have temp employees.
Less than 30 per week is considered part-time and not eligible for benefits
No part-time employees

<b>Table 16b: Private Sector, Service Providing Industries</b>
<b>For the purpose of healthcare benefits offering, how does your organization define part-time?</b>
Employees working 30 hrs/wk are eligible
Prime-time-25 to 32 hrs/wk, provide health insurance, part-time-<25 hrs/wk, no health insurance, seasonal-no health insurance
Employees working between 10 and 36 hrs/wk
Employees working between 20 and 35 hours
Part-time is any individual who works less than 38 hours per week
Part-time employees (16-32 hrs/wk) are NOT eligible for health benefits
Under 36 hrs/wk
Less than 30 hours are part-time, benefits offered, less than 17 hours, no benefits offered
Under 35 hrs/wk is part-time
Full-time employees who work 32 hours or more a week are eligible for benefits
Employees working less than 30 hrs/wk are part-time and eligible for benefits
Employees who work more than 30 hours per week are eligible for benefits. At the current time we have no part-time employees eligible for benefits.
Employees working between 30 and 39 hours per week are part-time employees eligible for benefits
Part-time employees are not eligible for benefits. Part-time is under 30 hrs/wk.
Part-time employees are not eligible for healthcare benefits. FT employees working 40 hrs/wk are eligible.
Under 32 hrs/wk
30 hrs/wk or more are eligible for benefits
All hourly employees are part-time, only management employees working 35+ hrs/wk are full-time
Less than 37 hours
To be eligible for benefits you have to be classified as full-time (32 hrs/wk or more)
Employees working between 17.5 and 35 hrs/wk are part-time employees eligible for benefits
Employees working between 20 and 36 hrs/wk that are regularly scheduled
Employee that works between 20 and 31 hrs/wk
Anything less than 37.5 hours/week is part-time. Part-time 15 hrs + are eligible for pro-rated benefits
Employees working in a regular position at least 20 hrs/wk
Employees work between 20 and 32 hrs/wk and are eligible for benefits
Employees working less than 40 hours, but at least 24 hours are part-time and eligible for benefits
Part-time employees scheduled 24-34.9 hours per week are eligible for benefits. Employees scheduled for less than 24 hours per week are not eligible.
Employees working between 24 and 35 hours per week are considered part time and are eligible for benefits.
Employees whose terms designate then 30 - 39 hrs/wk
Between 20 to 31 hrs/wk

<b>Table 16b, continued: Private Sector, Service Providing Industries</b>
<b>For the purpose of healthcare benefits offering, how does your organization define part-time?</b>
Part-time is defined as employees working at least 21 hours per week but less than 37.5 hours per week. Full-time is working at least 37.5 hours per week.
Employees working between 16 - 36 hours are PT and eligible for benefits
Employees working between 24 and 34 hrs/wk
20 to 32 hr/wk are PT, eligible for benefits
Between 21 and 31 hrs/wk
20 to 32 hours per week are PT eligible
16 - 35 hrs/wk
20-29 hr per week
Employees working between 20 and 32 hrs/wk are part-time benefit-eligible employees
Employees working between 20 and 35 hrs/wk are part-time employees eligible for benefits
20 hrs to 35 hrs/wk
Those employees working 30+ hrs/wk are eligible for benefits.
50% to 89% = regular part-time
Employees working less than 32 hrs/wk are PT
Employees working between 20 and 35 hrs/wk
Employees working between 20 and 30 hrs/wk are part-time and eligible for benefits
Employees working between 20 and 35 hrs/wk are part-time and eligible for benefits
Employees working between 1 and 29 hours are part-time and are not eligible for benefits
Employees working between 24 and 31 hrs/wk
20 to 34 hrs/wk, yes dental, no health
Employees who are regularly scheduled at least 20 hrs/wk are considered part-time and are eligible for benefits
Employees working between 20 and 39 hrs/wk are part-time employees eligible for benefits
Employees working less than 29 hrs/wk
Employees working less than 20 hours each week [are part time]
Between 20 and 35 hrs/wk are PT eligible for prorated benefits
Between 20 and 34 hrs/wk
Employees regularly working between 20 and 29 hr/week are part-time employees eligible for benefits
28 hrs/wk
Only management and staff employees working over 32 hrs/wk are eligible
Less than 35 hrs/wk
Under 32 hrs/wk



<b>Table 16b, continued: Private Sector, Service Providing Industries</b>
<b>For the purpose of healthcare benefits offering, how does your organization define part-time?</b>
Less than 30 hrs/wk
29 or under
40 hours plus
1 hr to 36 hrs
Under 40 hrs/wk
Employees working between 20 and 31 hours are part time and eligible for benefits.
Employees working less than 32 hrs/wk are PT and not eligible for benefits
20 - 31 hrs/week
Eligible, Year-round full-time employees: non-eligible, seasonal employees (PT and FT)
Employees working between 20 and 34.99 hrs/wk are benefits eligible
Employees with less than 1 year of service or greater than 1 year of service but working under 30 hours per week on average.
Employees that average 24 hours a week are eligible for benefits.
Part-time is 20-30 hrs/wk
Any employee working less then 37.5 hours
Regularly working less than a 40 hr work week
Employees working between 20 and 35 hours are part-time and eligible for benefits
Anyone below 36 hrs/wk
Under 35 hours
Employees working less than 30 hours no benefits. Anything above 30 hours is eligible for benefits.
Regular part-time employees who work 30 hrs or more are eligible for insurance benefits.
Scheduled to work less than 38 hrs/wk
Employees regularly scheduled between 20 & 35 hrs/wk are part-time eligible for benefits. Less than 20 hrs, not eligible for benefits.
A part-time person works less than 32 hours and is not eligible for benefits

<b>Table 16c: Public Sector, All Industries</b>
<b>For the purpose of healthcare benefits offering, how does your organization define part-time?</b>
Employees working between 20 and 35 hrs/wk are part-time eligible for benefits
30 hours and over are eligible for health benefits
Between 20 and 35 PT are eligible for benefits
Each group has defined hours as full-time. If less hours are worked, benefits are prorated.
Part-time is 25 hrs/wk or less. employees are NOT eligible for benefits if they work under 25 hrs
35 - 37.5 hours
20 - 30 hrs/wk
Between 20 and 35 hours
Employees working between 15 and 37.5 hrs/wk are part-time employees eligible for benefits
Those employees who work less than 30 hrs/wk
Employees working between 20 and 35 hrs/wk are part-time eligible for benefits
Working between 20 and 30 hours are part-time and eligible for benefits
Employees working between 20 and 35 hours are part-time and eligible for benefits
20 to 25 hours per week part-time but are not eligible for health care benefits.
Employees working 20 hours or more per week
Employee working at least 20 hrs/wk are eligible for health insurance and dental insurance pro-rated accordingly to hours actually worked.
Employees working between 20 to 29 hrs/wk eligible for 1/2 benefits
25 to 34 hrs/wk part-time with prorated benefits.
Employees working between 20 and 35 hours are part-time and eligible for benefits.
Less than 37.5 hrs/wk, depending upon the position
Only full-time employees are eligible for health benefits
Less than 30 hours/week
20 hrs to 37.5 hr is PT
Employees working between 18.75 and 37.5 hours per week are part-time employees eligible for benefits.
FT is anyone regularly sched to work 35 or more hr/wk
Employees who work under 30 hrs/wk are not benefit eligible
Less than 25 hrs/wk - not eligible
Part-time benefits are pro-rated
Hourly less than 30 salary less than 35
Working less than 36 hrs/wk

<b>Table 16c, continued: Public Sector, All Industries</b>
<b>For the purpose of healthcare benefits offering, how does your organization define part-time?</b>
Definition of part-time varies by bargaining agreement for different groups. Teachers are all eligible for (prorated) benefits regardless of hours. Support staff must work 20+ hours. Bus Drivers & Food Service must work 30+ hours, etc.
Less than 30 hrs/wk
Employees working 20 hrs or 25 hrs/wk or under
20 - 31 hrs/wk = part-time
Employees working between 17.5 and 40 hrs/wk are part-time employees eligible for pro-rated benefits
Under 30 hours weekly
Part-time is between 20 and 29 hrs/wk
Part-time is 17.5 to 25 hours per week to receive benefits.
20 hours minimum
Employees regularly scheduled to work 20-29 hours per week are eligible for benefits
Employees working between 20 and 30 hrs/wk during the school year
Under 35 hrs/wk
50% of FTE
Employees working between 20 and 34 hours.

<b>Table 17a: Private Sector, Goods Producing Industries</b>
<b>Do you know how healthcare needs are being met for employees and their families who are not enrolled in or eligible for your employer-sponsored coverage?</b>
They are covered by Medicare as retirees or individual plans if they are under 65.
MaineCare. Some are uninsured and use free services. Others have coverage through spouses.
The highest percentage of these would be covered by their spouses' plans.
All employees are eligible, so if not enrolled then covered under spouse's insurance.
Coverage through spouse's employer elected.
Some have MaineCare and some have none.
COBRA or through spouse's health plan
Benefits from other employer (spouse/second job/etc)
State-subsidized medical insurance (e.g., Maine Care) Spouses employer
Those who do not enroll have to show proof of coverage elsewhere.

<b>Table 17b: Private Sector, Service Providing Industries</b>
<b>Do you know how healthcare needs are being met for employees and their families who are not enrolled in or eligible for your employer-sponsored coverage?</b>
Through spouse's employment or MaineCare
[We require] employees to show proof of coverage before they are allowed to opt out of our coverage
Covered under spouse's plan, MaineCare, no coverage, few with military and a few with medicare
If employee elects no coverage, the forms ask for information regarding coverage elsewhere.
Many of our employees qualify for MaineCare and choose this option
Usually they are still on their parent's health plan.
Many have MaineCare
Most likely with state aid.
If an employee does not elect coverage we do not necessarily know what their eligibility (individual vs. family) would be.
We are assuming they are covered elsewhere, i.e. under spouse employment
Most are covered under their spouse's plan, some are in MaineCare. There are a small number who are voluntarily uninsured.
Some are enrolled in a spouse's plan at another employer
Eligible employees not enrolled in our plans are covered under other insurance plans. We do not have information for our non-eligible employees on how their health care needs are met.
MaineCare
Either covered by a spouse or MaineCare in most cases
We know that our eligible employees who choose not to enroll do have other health care coverage (some are eligible through MaineCare, some have coverage through a spouse/domestic partner, some have lifetime coverage from a former employer. Other than that, if they are not eligible for coverage we do not know.
Primarily MaineCare
We keep no records on this, but we hear various reasons for declined coverage. Some are retired military and are covered under gov't plan. Most say they are covered under spouse's employer. Occasionally I hear some choose not to be on insurance due to cost concerns.
They may have coverage through their spouse. Other may be eligible for state assistance (MaineCare) if salary falls within guideline.
MaineCare plans or uninsured
MaineCare, Medicaid
Many of our staff are full-time students covered on parent's insurance.
MaineCare, Spousal coverage, Tri-Care, Other
Employees are either on Maine's state-subsidized healthcare plan attributed to low income level or are on spouse's company's plan.
In order of prevalence: Spouse's employer-sponsored plan - 56%, MaineCare - 22%, Tricare/retired military - 16%, Canadian gov't health plan - 3%, Maine state retiree health plan - 3%

<b>Table 17b, continued: Private Sector, Service Providing Industries</b>
<b>Do you know how healthcare needs are being met for employees and their families who are not enrolled in or eligible for your employer-sponsored coverage?</b>
One employee receives military benefits, the other receive benefits elsewhere.
Full-time must show they have coverage, part-time, do not know.
The majority of full time employees who are not covered attest to the fact that they have coverage elsewhere (generally through a spouse). Sometimes single parents report children covered by MaineCare. We don't always know how the health insurance needs are met for part time employees who do not elect coverage or family members who are not covered.
Has other health insurance plan via Spouse.
We do not collect information regarding why employees choose not to enroll in our health plans.
The majority are covered elsewhere.
Some are covered under spouse's plan. Some are covered under State plan.
Under another family members policy.
MaineCare

<b>Table 17c: Public Sector, All Industries</b>
<b>Do you know how healthcare needs are being met for employees and their families who are not enrolled in or eligible for your employer-sponsored coverage?</b>
Some have MaineCare, some covered by spouse's plan; some choose not to have coverage at all due to cost.
Spouse's health plan, state of ME health plans such as cub care, medicaid.
Most are eligible for MaineCare, I believe.
Many employees have coverage with their spouse's insurance. Others are covered by MaineCare. Although eligible, a few employees do not choose Family Coverage because it is cost inhibitive.
Most are covered through spouse's health care plan, or through a second employer (outside job). some have MaineCare
Employee required to provide proof of insurance for insurance buyback benefit.
Are on their spouse's insurance
Only ones we would know about are those who have coverage through spouse or domestic partner and take our buy-out payment (\$1,500/yr but paid on a weekly basis).
In many cases I do know their circumstances: most are covered on spouse's plans. Some of the part-timers go without coverage, though, because they cannot afford high premiums.
1) If an employee drops or reduces coverage, they are entitled to an in-lieu-of payment, as they can show proof they have coverage elsewhere. 2) Some employees have mentioned their dependents and/or self have state coverage. 3) We have approximately 230 (+/-) sub teachers, coaches, cafeteria workers, etc. who are not eligible for benefits. We have no idea what their private coverage is.
A few months ago, we introduced a limited health plan (Affordable Health Choices with Aetna SRC) for employees who are not eligible for our regular plan. This is 100% employee paid, but it is still affordable.
I am assuming that they are covered by their spouse's plan